

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
CALIFORNIA

Candace Smith v. Chase Bank, et al.

Smith v. Chase Bank · No. 1:25-cv-0330 JLT SKO · Decided May 7, 2025

SUMMARY

The United States District Court for the Eastern District of California adopted in full the magistrate judge’s findings and recommendations concerning Candace Smith’s in forma pauperis complaint against several financial institutions and credit reporting companies. The court dismissed the action without prejudice for lack of jurisdiction, concluding that the complaint failed to comply with Rule 8, identify a cognizable federal claim, establish state action or RICO liability, or demonstrate complete diversity. Leave to amend was denied as futile, and the clerk was directed to close the case.

CASE DETAILS

COURT	United States District Court for the Eastern District of California
WRITING FOR THE COURT	Charis E. Tourn
JURISDICTION	United States District Court for the Eastern District of California
DECIDED	May 7, 2025
DOCKET	1:25-cv-0330 JLT SKO
DISPOSITION	dismissed
PROCEDURAL POSTURE	The district court reviewed and adopted a magistrate judge's findings and recommendations screening an in forma pauperis complaint under 28 U.S.C. § 1915(e)(2). No objections were filed.
STANDARD OF REVIEW	De novo review under 28 U.S.C. § 636(b)(1) of the findings and recommendations.
PRECEDENTIAL VALUE	unknown

TOPICS

- subject matter jurisdiction
- pleadings
- section 1983
- civil procedure
- commercial litigation

PRACTICE AREAS

- civil procedure
- civil rights
- commercial litigation

QUESTIONS PRESENTED

1. Whether the magistrate judge's findings and recommendations should be adopted after de novo review.
2. Whether the complaint established a cognizable basis for federal subject matter jurisdiction.
3. Whether dismissal without prejudice was warranted because the complaint failed to satisfy Rule 8 and did not adequately plead federal-question or diversity jurisdiction.
4. Whether leave to amend should be denied as futile.

HOLDINGS

1. The court adopted the magistrate judge's findings and recommendations in full after conducting de novo review.
2. The complaint failed to establish a cognizable basis for federal subject matter jurisdiction and was properly dismissed without prejudice for lack of jurisdiction.
3. Leave to amend was denied as futile.

KEY QUOTATIONS

“Having carefully reviewed the entire matter, the Court concludes the Findings and Recommendations are supported by the record and proper analysis.” (at 2)

“Plaintiff’s complaint is DISMISSED without prejudice for lack of jurisdiction.” (at 2-3)

“Leave to amend is DENIED as futile.” (at 3)

FACTUAL BACKGROUND

Smith sought to hold Chase Bank, Wells Fargo, Bank of America, Golden I Credit Union, and credit reporting companies liable for alleged civil-rights violations and a purported stolen legacy. Her complaint relied on conclusory allegations and did not identify a federal statute or constitutional doctrine supporting her claims. The complaint also did not allege that the private defendants acted under color of state law or establish complete diversity of citizenship.

PROCEDURAL HISTORY

Candace Smith filed a complaint against Chase Bank and other financial institutions and credit reporting companies, asserting civil-rights-related claims and a purported stolen-legacy claim. The magistrate judge found that the complaint violated Rule 8, failed to identify a cognizable basis for federal-question jurisdiction, did not adequately plead state action for any civil-rights claim, lacked support for any potential RICO claim, and did not establish complete diversity. The magistrate judge recommended dismissal without prejudice and without leave to amend because amendment would be futile. The district court conducted de novo review, adopted the findings and recommendations in full, dismissed the action without prejudice for lack of jurisdiction, denied leave to amend, and directed the clerk to close the case.

DISPOSITION

dismissed

CASES CITED

- Wilkerson v. Wheeler, 772 F.3d 834, 838-39 (9th Cir. 2014)

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